

B18J (Form 18J) (08/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 10-50788

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Kenneth Shetter Jr.
265 Greenwood Road
Winchester, VA 22602

Erin Brie Shetter
265 Greenwood Road
Winchester, VA 22602

Social Security / Individual Taxpayer ID No.:

xxx-xx-8090

xxx-xx-2416

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/18/10

Ross W Krumm
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18J (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0423-5
Case: 10-50788

User: smithd
Form ID: bl8j

Page 1 of 1
Total Noticed: 19

Date Rcvd: Aug 18, 2010

The following entities were noticed by first class mail on Aug 20, 2010.

db/jdb +Thomas Kenneth Shetter, Jr., Erin Brie Shetter, 265 Greenwood Road,
Winchester, VA 22602-7923
3107901 +AT&T Mobility, 17000 Cantrell Road, Little Rock, AR 72223-4266
3107898 +Allen D. McCorkle DDS PC, 25 South Kent Street Ste 10, Winchester, VA 22601-5074
3107899 +Allied Interstate, 3000 Corporate Exchange Dr, Columbus, OH 43231-7684
3107900 +Anna Bennett, 716B Cedar Crest Ln, Warrenton, VA 20186-2135
3107904 +Branch Banking & Trust Company, 1000 Berryville Avenue, Winchester, VA 22601-5918
3107908 Computer Credit, Inc., 640 West Fourth Street, PO Box 5238, Winston-Salem, NC 27113-5238
3107909 +Encore Receivable Mgt, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
3107912 +Samuel I. White, PC, 5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462-4377
3107913 Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
3107915 +Winchester Medical Center, P.O. Box 3340, Winchester, VA 22604-2540

The following entities were noticed by electronic transmission on Aug 18, 2010.

3107902 EDI: BANKAMER.COM Aug 18 2010 18:23:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
3107903 +E-mail/Text: bankruptcy@bbandt.com Branch Banking & Trust Company,
P.O. Box 2027, Greenville, SC 29602-2027
3107906 EDI: CHASE.COM Aug 18 2010 18:23:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
3107905 EDI: CHASE.COM Aug 18 2010 18:23:00 Chase, Best Buy, P.O. Box 15298,
Wilmington, DE 19850-5298
3107907 +EDI: CITICORP.COM Aug 18 2010 18:23:00 Citi Mastercard, PO Box 6500,
Sioux Falls, SD 57117-6500
3107910 EDI: RMSC.COM Aug 18 2010 18:23:00 GAP, P.O. Box 981064, El Paso, TX 79998-1064
3107911 EDI: RMSC.COM Aug 18 2010 18:23:00 Lowe's/GEMB, P.O. Box 981064, El Paso, TX 79998-1064
3107914 EDI: WFFC.COM Aug 18 2010 18:23:00 Wells Fargo Bank, N.A., As Servicer For Unknown Holder,
PO Box 4233, Portland, OR 97208-4233

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2010

Signature:

